

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Renee Ann Rusnock
Debtor

Case No. 20-00500-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 05, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2025:

Recip ID	Recipient Name and Address
db	Renee Ann Rusnock, 118 Saint Angela Dr, Hazleton, PA 18202-2937
5300002	Cap1/marcs, PO Box 30258, Salt Lake City, UT 84130-0258
5300006	Chamberlain University, 75 Remittance Dr Dept 1313, Chicago, IL 60675-1313
5300015	Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
5300021	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
5300024	+ Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
5308584	+ Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
5299994	Rusnock Renee Ann, 118 Saint Angela Dr, Hazleton, PA 18202-2937

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jun 05 2025 22:32:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5299996	Email/Text: bncnotifications@pheaa.org	Jun 05 2025 18:38:00	Aes/Suntrust Bank, PO Box 61047, Harrisburg, PA 17106-1047
5306672	Email/PDF: bncnotices@becket-lee.com	Jun 05 2025 18:44:25	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5299997	Email/PDF: bncnotices@becket-lee.com	Jun 05 2025 18:44:28	Amex, PO Box 981537, El Paso, TX 79998-1537
5299998	Email/Text: bk@avant.com	Jun 05 2025 18:38:00	Avant, 222 N La Salle St Ste 1700, Chicago, IL 60601-1101
5300000	Email/Text: bankruptcy@bbandt.com	Jun 05 2025 18:38:00	BB&T, PO Box 580048, Charlotte, NC 28258-0048
5301710	+ Email/Text: bankruptcy@bbandt.com	Jun 05 2025 18:38:00	BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
5299999	EDI: TSYS2	Jun 05 2025 22:32:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5300001	EDI: CAPITALONE.COM	Jun 05 2025 22:32:00	CAP1/Justice, PO Box 30253, Salt Lake City, UT 84130-0253
5300003	EDI: CAPITALONE.COM	Jun 05 2025 22:32:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
5311085	EDI: CAPITALONE.COM	Jun 05 2025 22:32:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5300004	EDI: CAPITALONE.COM	Jun 05 2025 22:32:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
5313342	Email/PDF: bncnotices@becket-lee.com	Jun 05 2025 18:44:12	Capital One, N.A., c/o Becket and Lee LLP, PO

			Box 3001, Malvern PA 19355-0701
5300007	EDI: CITICORP	Jun 05 2025 22:32:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
5300008	EDI: WFNNB.COM	Jun 05 2025 22:32:00	Comenitybank/victoria, PO Box 182789, Columbus, OH 43218-2789
5300009	EDI: WFNNB.COM	Jun 05 2025 22:32:00	Comenitybank/wayfair, PO Box 182789, Columbus, OH 43218-2789
5300010	EDI: WFNNB.COM	Jun 05 2025 22:32:00	Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
5300011	EDI: WFNNB.COM	Jun 05 2025 22:32:00	Comenitycb/overstock, PO Box 182120, Columbus, OH 43218-2120
5300012	EDI: WFNNB.COM	Jun 05 2025 22:32:00	Comenitycb/ulta, PO Box 182120, Columbus, OH 43218-2120
5300013	EDI: CBS7AVE	Jun 05 2025 22:32:00	Country Door, 1112 7th Ave, Monroe, WI 53566-1364
5300018	EDI: CITICORP	Jun 05 2025 22:32:00	Macys/dsnb, PO Box 8218, Mason, OH 45040-8218
5302011	EDI: DISCOVER	Jun 05 2025 22:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5300014	EDI: DISCOVER	Jun 05 2025 22:32:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
5351147	Email/Text: ECMCBKNotices@ecmc.org	Jun 05 2025 18:38:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
5351148	Email/Text: ECMCBKNotices@ecmc.org	Jun 05 2025 18:38:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408, ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
5300005	Email/Text: BNSFN@capitalsvcs.com	Jun 05 2025 18:38:00	Ccs/First National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478
5300016	EDI: AMINFOFP.COM	Jun 05 2025 22:32:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5319485	EDI: JEFFERSONCAP.COM	Jun 05 2025 22:32:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5300017	EDI: CAPITALONE.COM	Jun 05 2025 22:32:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
5305744	Email/PDF: resurgentbknotifications@resurgent.com	Jun 05 2025 18:44:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5299995	Email/Text: mylawyer@jpplaw.com	Jun 05 2025 18:38:00	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5300020	EDI: AGFINANCE.COM	Jun 05 2025 22:32:00	OneMain Financia, 695 Kidder St, Wilkes Barre Township, PA 18702-6938
5302151	+ EDI: AGFINANCE.COM	Jun 05 2025 22:32:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
5300019	EDI: AGFINANCE.COM	Jun 05 2025 22:32:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
5307909	+ Email/Text: bncnotifications@pheaa.org	Jun 05 2025 18:38:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5313434	EDI: PRA.COM	Jun 05 2025 22:32:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5300023	^ MEBN	Jun 05 2025 18:33:46	PPL Electric Utilities, 827 Hausman Rd, Allentown, PA 18104-9392
5300022	EDI: PRA.COM		

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Page 3 of 4
Total Noticed: 59

		Jun 05 2025 22:32:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
5320344	EDI: Q3G.COM		
		Jun 05 2025 22:32:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5320345	EDI: Q3G.COM		
		Jun 05 2025 22:32:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5300025	EDI: SYNC		
		Jun 05 2025 22:32:00	Syncb/Amer Eagle, PO Box 965005, Orlando, FL 32896-5005
5300028	EDI: SYNC		
		Jun 05 2025 22:32:00	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
5300030	EDI: SYNC		
		Jun 05 2025 22:32:00	Syncb/Sams Club, PO Box 965005, Orlando, FL 32896-5005
5300031	EDI: CAPITALONE.COM		
		Jun 05 2025 22:32:00	Syncb/Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
5300026	EDI: SYNC		
		Jun 05 2025 22:32:00	Syncb/ashley Homestore, C/o, PO Box 965036, Orlando, FL 32896-5036
5300027	EDI: SYNC		
		Jun 05 2025 22:32:00	Syncb/hsn, PO Box 965017, Orlando, FL 32896-5017
5300029	EDI: SYNC		
		Jun 05 2025 22:32:00	Syncb/ppc, PO Box 965005, Orlando, FL 32896-5005
5300456	^ MEBN		
		Jun 05 2025 18:33:50	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5321626	+ EDI: AISACG.COM		
		Jun 05 2025 22:32:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5320279	EDI: AIS.COM		
		Jun 05 2025 22:32:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5300032	EDI: WFNNB.COM		
		Jun 05 2025 22:32:00	World Financial Network Bank, 1 Righter Pkwy Ste 100, Wilmington, DE 19803-1533

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Synchrony Bank by AIS InfoSource LP as agent
cr	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
5306673	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Page 4 of 4
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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Jason Paul Provinzano	on behalf of Debtor 1 Renee Ann Rusnock MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
Matthew K. Fissel	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, wbecf@brockandscott.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Renee Ann Rusnock

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3348

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-00500-MJC

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Renee Ann Rusnock
aka Renee A. Rusnock, aka Renee Rusnock**By the
court:**6/5/25Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.